

**Information to identify the case:**

Debtor 1	<u>April M Bennett</u>	Social Security number or ITIN	xxx-xx-0205
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	19-12427-MBK		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

April M Bennett  
aka April M Bennett-Dilworth

11/22/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 April M Bennett  
 Debtor

Case No. 19-12427-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Nov 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2019.

db +April M Bennett, 116 Sundance Dr, Hamilton, NJ 08619-3969  
 cr +Hamilton Chase Condominium Association, Inc., c/o INTEGRA Management Corp., 200 Valley Road,  
 #203, Arlington, NJ 07856-1320  
 518011774 +AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 201 Little Falls Dr,  
 Wilmington, DE 19808)  
 518011775 +Amerihome Mortgage Company LLC, 1 Baxter Way Suite 300, Thousand Oaks, CA 91362-3888  
 518064562 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 518011777 +Bloom/dsnb, Po Box 8218, Mason, OH 45040-8218  
 518011779 +Edfinancial Services L, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359  
 518099486 +Hamilton Chase Condominium Association, Inc., c/o George C. Greatrex, Jr., Esquire,  
 Shivers, Gosnay & Greatrex, LLC, 1415 Route 70 East, Suite 309, Cherry Hill, NJ 08034-2210  
 518011780 +Integra Management Corp, 200 Valley Road Suite 203, Mount Arlington, NJ 07856-1320  
 518011784 +KML Law Group P.C., 216 Haddon Ave. Suite 406, Collingswood, NJ 08108-2812  
 518011786 Mercer County Chancery Division, 175 South Broad Street 1ST FL, PO Box 8068,  
 Trenton, NJ 08650-0068  
 518186293 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 518011787 +Midland Mtg/midfirst, Pob 268959, Oklahoma City, OK 73126-8959  
 518011788 +New Jersey Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046  
 518184411 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 518011792 +Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229  
 518138672 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 23 2019 01:26:21 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Nov 23 2019 01:26:18 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518035371 EDI: HNDA.COM Nov 23 2019 05:48:00 American Honda Finance Corporation,  
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088  
 518162565 +EDI: ATLASACQU.COM Nov 23 2019 05:48:00 Atlas Acquisitions LLC, 294 Union St.,  
 Hackensack, NJ 07601-4303  
 518011776 EDI: BANKAMER.COM Nov 23 2019 05:48:00 Bank Of America, Po Box 982238,  
 El Paso, TX 79998  
 518011778 +EDI: TSYS2.COM Nov 23 2019 05:48:00 Bloom/fdsb, Po Box 8218, Mason, OH 45040-8218  
 518185824 EDI: Q3G.COM Nov 23 2019 05:48:00 Department Stores National Bank, c/o Quantum3 Group LLC,  
 PO Box 657, Kirkland, WA 98083-0657  
 518011782 EDI: IRS.COM Nov 23 2019 05:48:00 Internal Revenue Service, 44 South Clinton Ave.,  
 Trenton, NJ 08601  
 518018423 E-mail/PDF: resurgentbknofications@resurgent.com Nov 23 2019 01:20:23 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 518011785 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 23 2019 01:20:24 Lvnv Funding Llc,  
 Po Box 1269, Greenville, SC 29602-1269  
 518011789 +E-mail/Text: bnc@nordstrom.com Nov 23 2019 01:25:47 Nordstrom/td Bank Usa,  
 13531 E. Caley Ave, Englewood, CO 80111-6504  
 518184360 EDI: PRA.COM Nov 23 2019 05:48:00 Portfolio Recovery Associates, LLC, c/o Neiman Marcus,  
 POB 41067, Norfolk VA 23541  
 518011790 EDI: RMSC.COM Nov 23 2019 05:48:00 PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 518011791 +EDI: PRA.COM Nov 23 2019 05:48:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100,  
 Norfolk, VA 23502-4952  
 518157187 +E-mail/Text: bncmail@w-legal.com Nov 23 2019 01:26:32 SYNCHRONY BANK,  
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
 518184075 +EDI: SALLIEMAEBANK.COM Nov 23 2019 05:48:00 Sallie Mae,, P.O Box 3319,,  
 Wilmington, DE 19804-4319  
 518572088 +EDI: BASSASSOC.COM Nov 23 2019 05:48:00 United Consumer Financial Services,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083  
 518011793 +E-mail/Text: EBankruptcy@UCFS.NET Nov 23 2019 01:27:28 United Consumer Finl S,  
 865 Bassett Rd, Westlake, OH 44145-1194  
 518166802 +EDI: AIS.COM Nov 23 2019 05:48:00 Verizon, by American InfoSource as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 518011794 +EDI: VERIZONCOMB.COM Nov 23 2019 05:48:00 Verizon Fios, PO Box 15124,  
 Albany, NY 12212-5124  
 518011795 +EDI: WFFC.COM Nov 23 2019 05:48:00 Wells Fargo Dealer Svc, Po Box 1697,  
 Winterville, NC 28590-1697

TOTAL: 21

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 38

Date Rcvd: Nov 22, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518011783\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, P.O. Box 9052, Andover, MA 01810)  
518011781\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
518184412\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 24, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2019 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
George C. Greatrex, Jr. on behalf of Creditor Hamilton Chase Condominium Association, Inc.  
ggreatrex@saglawfirm.com, Jwebb@hillwallack.com;Ahenderson@hillwallack.com  
Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Yakov Rudikh on behalf of Debtor April M Bennett rudikhlawgroup@gmail.com,  
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com  
TOTAL: 6